

## ABSTRACT OF THE DISCLOSURE

[050] A system and method to provide financial products throughout the life of a customer. The present invention determines the life status of a customer. The life status is determined by analyzing the customer information from a variety of sources. This information is filtered or inputted into an algorithmic model to identify appropriate financial products to offer to the customer. In addition, the customer's creditworthiness is used to determine or optimize the financial product offered to the customer.

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